

Please type a plus sign (+) inside this box [+]

PTO/SB/05 (11-00)

Approved for use through 10/31/2002. OMB 0651-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

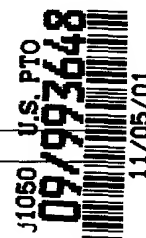
Attorney Docket No. 5776P001C

(maximum 12 characters)

First Named Inventor Joe Lynam

Title: A METHOD OF ASSESSING A CREDIT RISK ASSOCIATED WITH A NUMBER

Express Mail Label No. EL546267817US



ADDRESS TO: **Assistant Commissioner for Patents**
Box Patent Application
Washington, D. C. 20231

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. X **Fee Transmittal Form (e.g., PTO/SB/17)**
(Submit an original, and a duplicate for fee processing)
2. **Applicant Claims Small Entity Status. (37 CFR 1.27)**
3. X **Specification (Total Pages 26)**
(preferred arrangement set forth below)
 - Descriptive Title of the Invention
 - Cross Reference to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference sequence listing, a table,
or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. X **Drawings(s) (35 USC 113) (Total Sheets 8)**
5. X **Oath or Declaration (Total Pages 6)**
 - a. Newly Executed (Original or Copy)
 - b. Copy from a Prior Application (37 CFR 1.63(d))
(for Continuation/Divisional with Box 18 completed)
 - i. DELETIONS OF INVENTOR(S) Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
 - c. X Unsigned.
6. **Application Data Sheet. (37 CFR 1.76)**
7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission
(if applicable, all necessary)
 - a. Computer Readable Form (CRF)
 - b. Specification Sequence Listing on
 - i. CD-ROM or CD-R (2 copies); or
 - ii. paper
 - c. Statement verifying identity of above copies

[illegible]

- 18A. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:**

Applicant(s): Also include a Preliminary Amendment to amend the specification to claim priority. For CONTINUATION AND DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

The undersigned states that _____ (name of assignee) is the assignee of the entire right, title, and interest in the accompanying patent application by virtue of an assignment recorded in the Patent and Trademark Office at Reel No. _____ Frame No. _____ (or a copy of which is attached).

Signature: [Signature] Date: 11/05/01

FEE TRANSMITTAL FOR FY 2002**TOTAL AMOUNT OF PAYMENT (\$)** 1256.00**Complete if Known:**

Application No. Unknown
 Filing Date Herewith
 First Named Inventor Joe Lynam
 Group Art Unit 2876
 Examiner Name Unknown
 Attorney Docket No. 5776P001C

METHOD OF PAYMENT (check one)

1. ☒ [X] The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number 02-2666
 Deposit Account Name _____

☒ [X] Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17

☐ [] Applicant claims small entity status. See 37 CFR 1.27

2. ☒ X Payment Enclosed: ☒ X Check
 _____ Money Order
 _____ Other

FEE CALCULATION**1. BASIC FILING FEE**

| <u>Large Entity</u> | | <u>Small Entity</u> | | <u>Fee Description</u> | <u>Fee Paid</u> |
|------------------------|-----------------|---------------------|-----------------|------------------------------------|-----------------|
| <u>Fee Code</u> | <u>Fee (\$)</u> | <u>Fee Code</u> | <u>Fee (\$)</u> | | |
| 101 | 740 | 201 | 370 | Utility application filing fee | <u>740.00</u> |
| 106 | 330 | 206 | 165 | Design application filing fee | _____ |
| 107 | 510 | 207 | 255 | Plant filing fee | _____ |
| 108 | 740 | 208 | 370 | Reissue filing fee | _____ |
| 114 | 160 | 214 | 80 | Provisional application filing fee | _____ |
| SUBTOTAL (1) \$ | | | | | <u>740.00</u> |

2. EXTRA CLAIM FEES

| | | | <u>Extra Claims</u> | <u>Fee from below</u> | <u>Fee Paid</u> |
|--------------------|-----------|----------|---------------------|-----------------------|-----------------|
| Total Claims | <u>44</u> | - 20** = | <u>24</u> | X <u>18.00</u> | = <u>432.00</u> |
| Independent Claims | <u>4</u> | - 3** = | <u>1</u> | X <u>84.00</u> | = <u>84.00</u> |
| Multiple Dependent | | | | | = <u>0.00</u> |

**Or number previously paid, if greater; For Reissues, see below.

| <u>Large Entity</u> | | <u>Small Entity</u> | | <u>Fee Description</u> |
|---------------------|-----------------|---------------------|-----------------|---|
| <u>Fee Code</u> | <u>Fee (\$)</u> | <u>Fee Code</u> | <u>Fee (\$)</u> | |
| 103 | 18 | 203 | 9 | Claims in excess of 20 |
| 102 | 84 | 202 | 42 | Independent claims in excess of 3 |
| 104 | 280 | 204 | 140 | Multiple dependent claim, if not paid |
| 109 | 84 | 209 | 42 | **Reissue independent claims over original patent |
| 110 | 18 | 210 | 9 | **Reissue claims in excess of 20 and over original patent |

SUBTOTAL (2) \$ 516.00

FEE CALCULATION (continued)

3. ADDITIONAL FEES

| Large Entity | | Small Entity | | Fee Description | Fee Paid |
|--------------|----------|--------------|----------|--|----------|
| Fee Code | Fee (\$) | Fee Code | Fee (\$) | | |
| 105 | 130 | 205 | 65 | Surcharge - late filing fee or oath | _____ |
| 127 | 50 | 227 | 25 | Surcharge - late provisional filing fee or cover sheet | _____ |
| 139 | 130 | 139 | 130 | Non-English specification | _____ |
| 147 | 2,520 | 147 | 2,520 | For filing a request for ex parte reexamination | _____ |
| 099 | 8,800 | 099 | 8,800 | Request for inter parties reexamination | _____ |
| 112 | 920* | 112 | 920* | Requesting publication of SIR prior to Examiner action | _____ |
| 113 | 1,840* | 113 | 1,840* | Requesting publication of SIR after Examiner action | _____ |
| 115 | 110 | 215 | 55 | Extension for reply within first month | _____ |
| 116 | 400 | 216 | 200 | Extension for reply within second month | _____ |
| 117 | 920 | 217 | 460 | Extension for reply within third month | _____ |
| 118 | 1,440 | 218 | 720 | Extension for reply within fourth month | _____ |
| 128 | 1,960 | 228 | 980 | Extension for reply within fifth month | _____ |
| 119 | 320 | 219 | 160 | Notice of Appeal | _____ |
| 120 | 320 | 220 | 160 | Filing a brief in support of an appeal | _____ |
| 121 | 280 | 221 | 140 | Request for oral hearing | _____ |
| 138 | 1,510 | 138 | 1,510 | Petition to institute a public use proceeding | _____ |
| 140 | 110 | 240 | 55 | Petition to revive - unavoidable | _____ |
| 141 | 1,280 | 241 | 640 | Petition to revive - unintentional | _____ |
| 142 | 1,280 | 242 | 640 | Utility issue fee (or reissue) | _____ |
| 143 | 460 | 243 | 230 | Design issue fee | _____ |
| 144 | 620 | 244 | 310 | Plant issue fee | _____ |
| 122 | 130 | 122 | 130 | Petitions to the Commissioner | _____ |
| 123 | 50 | 123 | 50 | Processing fee under 37 CFR 1.17(q) | _____ |
| 126 | 180 | 126 | 180 | Submission of Information Disclosure Stmt | _____ |
| 581 | 40 | 581 | 40 | Recording each patent assignment per property (times number of properties) | _____ |
| 146 | 740 | 246 | 370 | For filing a submission after final rejection (see 37 CFR 1.129(a)) | _____ |
| 148 | 110 | 248 | 55 | Statutory Disclaimer | _____ |
| 149 | 740 | 249 | 370 | For each additional invention to be examined (see 37 CFR 1.129(b)) | _____ |
| 179 | 740 | 279 | 370 | Request for Continued Examination (RCE) | _____ |
| 169 | 900 | 169 | 900 | Request for expedited examination of a design application | _____ |
| 195 | 300 | 195 | 300 | Publication fee for early, voluntary, or normal pub. | _____ |
| 196 | 300 | 196 | 300 | Publication fee for republication | _____ |
| 194 | 130 | 194 | 130 | Request for voluntary publication or republication | _____ |
| 098 | 130 | 098 | 130 | Processing fee under 37 CFR 1.17(i) (except provisionals) | _____ |
| 091 | 1,280 | 091 | 1,280 | Acceptance of unintentionally delayed claim for priority | _____ |

Other fee (specify) _____

Other fee (specify) _____

SUBTOTAL (3) \$ 0.00

*Reduced by Basic Filing Fee Paid

SUBMITTED BY:

Typed or Printed Name: André L. Marais

Signature:  Date: _____

Reg. Number: 48,095 Telephone Number: 408-947-8200

099648 11501

"Express Mail" mailing label number: EL546267817US

Date of Deposit: November 5, 2001

I hereby certify that I am causing this paper or fee to be deposited with the United States Postal Service "Express Mail Post Office to Addressee" service on the date indicated above and that this paper or fee has been addressed to the Assistant Commissioner for Patents, Washington, D. C. 20231

Lucia Sanchez

(Typed or printed name of person mailing paper or fee)

(Signature of person mailing paper or fee)

(Date signed)

Serial/Patent No.: *****
Client: eBillit, Inc.
Title: METHOD OF ASSESSING A CREDIT RISK ASSOCIATED WITH A NUMBER
Filing/Issue Date: Herewith
BSTZ File No.: 5776P001C
Date Mailed: November 5, 2001
The following has been received in the U.S. Patent & Trademark Office on the date stamped hereon:
☐ Amendment/Response (____ pgs.)
☐ Appeal Brief (____ pgs.) (in triplicate)
☐ Application - Utility (____ pgs., with cover and abstract)
☐ Application - Rule 1.53(b) Continuation (____ pgs.)
☒ Application - Rule 1.53(b) Divisional (____ pgs.)
☐ Application - Rule 1.53(b) CIP (____ pgs.)
☐ Application - Rule 1.53(d) CPA Transmittal (____ pgs.)
☐ Application - Design (____ pgs.)
☐ Application - PCT (____ pgs.)
☐ Application - Provisional (____ pgs.)
☐ Assignment and Cover Sheet
☐ Certificate of Mailing
☒ Declaration & POA (____ pgs.)
☐ Disclosure Docs & Orig & Copy of Inventions Signed Letter (____ pgs.)
☒ Drawings: 8 # of sheets includes 8 figures
☒ Other: Copy of postcard with express mail stamp, copy of 20 cited references on PTO-1449
Atty/Secty Initials: ALM/GV/1s
Docket Due Date: ALM/GV/1s
Express Mail No.: EL546267817US
☐ Month(s) Extension of Time
☒ Information Disclosure Statement & PTO 1449 (4 pgs.)
☐ Issue Fee Transmittal
☐ Notice of Appeal
☐ Petition for Extension of Time
☐ Petition for
☒ Postcard
☐ Power of Attorney (____ pgs.)
☒ Preliminary Amendment (____ pgs.)
☐ Reply Brief (____ pgs.)
☐ Response to Notice of Missing Parts
☐ Small Entity Declaration for Indep. Inventor/Small Business
☐ Transmittal Letter, in duplicate 2 Pages
☒ Fee Transmittal, in duplicate 2 Pages
Check No. 623
Amt: 1256.00
Check No. _____
Amt: _____